

**Aetna Global Benefits®**

# **Dental Plan**

## **Your Uniform Health Care Program for Year 2008**

The DoD Nonappropriated Fund (NAF) employers are pleased to offer eligible overseas employees and retirees a comprehensive dental plan when you enroll in the Aetna Global Benefits (AGB) Traditional Choice® medical plan.

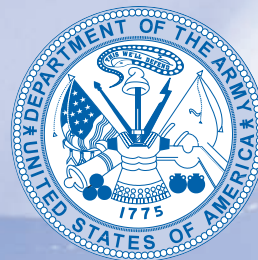
To encourage good dental health, the plan pays 100% for preventive care services, with no deductible. For more advanced care, the plan pays a portion of the expense, depending on the type of service you receive. The Summary of Benefits on the reverse side of this page provides more information about how dental services are covered under the plan.

If you reside overseas and you decide to seek dental care while in the United States, you can take advantage of the stateside Dental PPO plan. Dentists who participate in Aetna's dental PPO network have agreed to accept Aetna's contracted rates, which are generally lower than what is considered reasonable and customary. As a result, your share of the cost is based on a lower fee, which saves you money. When you use a non-participating dentist, your coverage is the same, but your share of the cost will be based on the reasonable and customary charge for that area. For more information, please request a Passive PPO Dental Plan Summary of Benefits from your local Human Resources Office.

You can locate participating dentists in the United States by using DocFind®, Aetna's online provider directory available at [www.aetna.com](http://www.aetna.com). From the home page, click on "Find a Doctor" in the "Shortcuts" menu area on the home page. Then follow the prompts to search for participating dentists in the area you choose.

### **AGB International Service Center** (available 24-hours a day; 7 days a week)

Telephone:	Toll Free: 800-231-7729 (international) Direct or Collect: +1-813-775-0190
Fax:	Toll Free: 800-475-8751 Direct: +1-813-775-0625
TDD (hearing impaired):	800-325-6273
Email:	<a href="mailto:agbservice@aetna.com">agbservice@aetna.com</a>
Claims Address:	Aetna Global Benefits P.O. Box 30258 Tampa, FL 33630-3258 USA
Overnight Delivery Address:	Aetna Global Benefits 4630 Woodland Corporate Blvd Tampa, FL 33614 USA



## **The Department of Defense Nonappropriated Fund Health Benefits Program**



**DEPARTMENT of DEFENSE  
NONAPPROPRIATED FUND HEALTH BENEFITS PROGRAM**

# Summary of Benefits

## Aetna Global Benefits Dental Plan

Effective January 1, 2008

### Dental Plan Benefits

#### Calendar Year Deductible

★ Individual	\$100
★ Family of 2 or more	\$200 (2 times individual)
★ Family of 3 or more	\$300 (3 times individual)

#### Calendar Year Benefit Maximum

\$2,000 per person

#### Preventive Care

100%, no deductible

Two visits per calendar year. Oral exams, cleanings, X-rays, fluoride treatments to age 15, and sealants to age 18

#### Basic Care

80% after deductible

Fillings, root canal therapy, extractions, general anesthesia, space maintainers to age 19, palliative treatments

#### Restorative Care

50% after deductible

Inlays, crowns, fixed bridgework, gold fillings

#### Oral Surgery

(services that are dental in nature)

100% of first \$1,000; then 80% thereafter, not subject to the deductible and calendar year maximum

#### TMJ Treatment

(Temporomandibular Joint Dysfunction)

50%, no deductible  
\$750 lifetime maximum per person

#### Orthodontia for adults and children

(includes TMJ appliances)

50%, no deductible  
\$1,500 lifetime maximum per person

#### Claim Filing

You are responsible for filing claims when you receive dental care overseas. When you receive care in the United States from a dentist who participates in Aetna's dental network, the dentist will file your claim. You may be responsible for filing claims when care is provided by a non-participating dentist.

*This chart displays only a general description of your benefits under the DoD NAF HBP. Should there be a conflict between the benefits shown on the chart and those in the Aetna Global Benefits Summary Plan Description (SPD), the terms of the SPD will be used to determine coverages and benefits.*

